



## **Sandy Homeowner & Renters Assistance Program (SHRAP)**

### **Frequently Asked Questions**

**Q – Can SHRAP pay for deliverable fuels such as propane or home heating oil?**

**A –** Yes, SHRAP funds can be used to pay for deliverable fuels as a utility expense.

**Q – How are the total months of assistance counted when providing both mortgage/rent and utility assistance?**

**A –** A household is eligible for six months of SHRAP. Mortgage and rent are credited as one month for each month for which the assistance is being provided. If four months of back rent are being paid, there are four months of assistance being used, even if all four months are made with one payment. Since back utilities are credited as one month for every two months provided, a household may receive up to twelve months of utility assistance if no other mortgage or rental assistance is being provided. If the household is being granted a combination of shelter and utility payments, assistance can be authorized for up to six separate months, but cannot be granted for a period of time greater than six months. For example – six months back rent is being granted to cover April-September, at the same time the agency may authorize back utility payments to cover the same April-September period.

**Q – Can SHRAP funding be used to pay for stays at a hotel or a motel?**

**A –** No. SHRAP assistance may be used to assist with a mortgage/rent payment in order to enable the household to pay for the hotel/motel costs, if necessary.

**Q – Can SHRAP funding be used to pay for property taxes and/or homeowners insurance?**

**A –** Yes, either as part of a mortgage payment or as a stand-alone expense if the household does not have a mortgage.

**Q – Can SHRAP funding be used to assist with mortgage payments if the foreclosure process has begun?**

**A –** Yes, assistance may be provided to assist with the past due mortgage.

**Q – Is verification from FEMA a requirement to be eligible for SHRAP?**

**A –** No. There must be verification that the need is directly related to Sandy, however, FEMA registration is only one of many acceptable ways to verify the need is Sandy related.

**Q – Can SHRAP be used to assist someone living in another state?**

**A –** SHRAP is available to assist residents of New Jersey who have a housing crisis related to Sandy. If the household in question has been displaced from its primary residence in NJ, and was living there at the time Sandy hit, yet are temporarily residing in another state while the primary residence is under repair/reconstruction, then SHRAP may be authorized to assist with the mortgage payment for the property in NJ, but not for rental payments out-of-state.

**Q – Can SHRAP funding be used to repay a Small Business Association (SBA) loan?**

**A –** No, SHRAP is limited to mortgage or rent expenses and essential items.

**Q – Can SHRAP funding be used to pay for storage fees?**

**A –** No.

**Q – Can SHRAP funding pay mortgage/rent/utility bills if the agency cannot connect them to the storm?**

**A –** No, the household need must be Sandy related.

**Q – Can SHRAP funding pay for a credit card bill which a household already used to replace essential items?**

**A –** No, payment of credit card bills is not permissible. However, if the agency is satisfied that this was Sandy related, then SHRAP could be used to pay their rent or mortgage for the month so the household could use the money they normally use for the rent to pay toward the credit card bill.

**Q - Can a household be eligible for SHRAP if their rental/income producing property(ies) were damaged?**

**A -** No, eligibility is only based on the damage to the primary residence not on damage to the rental/income producing properties. However if a client is eligible for SHRAP and is unable to pay for the primary mortgage due to the lack of funds from rental/income properties that were also damaged, SHRAP funds could be used to pay their rent or mortgage for the month so the household could use the money they normally use for the primary mortgage to pay toward the rental/income producing properties.

**Q – Is the SHRAP agency required to obtain W-9's or 1099's?**

**A –** Yes. A W-9 should be obtained and 1099's issued to vendors based on county or SHRAP provider agency procedures in accordance with IRS regulations.

**Q – Can SHRAP funding pay for a second mortgage home equity loan on the primary property?**

**A –** Yes. A first or second mortgage is an allowable expense.

**Q – Can a family be assisted with the purchase of bed linens if they are not in need of a bed?**

**A –** Yes. Bed linens may be purchased as an essential item even if the household does not need a new bed. Assistance with bed linens is capped at \$50 per bed.

**Q – If a bed is being provided for a couple, can the agency double the allowable cost for the bed since it will be for two people?**

**A –** No. The limit on assistance for the purchase of a bed is per bed, and cannot be paid per person. A couple purchasing a bed may only be assisted up to \$525 per bed.

**Q – Are there any conditions under which a Work First New Jersey (WFNJ) recipient could be eligible for SHRAP?**

**A –** Yes. The restriction on WFNJ recipients was intended to reserve SHRAP services for those individuals who were not able to meet their needs through any other program. WFNJ recipients may be eligible for SHRAP services if they are not eligible for WFNJ Emergency Assistance or if the service they are requesting is not available through WFNJ Emergency Assistance. For example, SHRAP may provide essential items such as a hot water heater, a stove, a microwave or clothes dryer since these items are not allowable expenses in WFNJ. Additionally, WFNJ and SSI recipients who have exhausted the WFNJ Emergency Assistance time limits, the WFNJ cap on essential items, or those who have been determined ineligible for WFNJ Emergency Assistance could be eligible to receive SHRAP services.

**Q – Does the person have to use the six months of SHRAP benefits consecutively?**

**A –** No. The household may only receive a lifetime total of six months of assistance; however, the benefits do not have to be issued in consecutive months. If a household used three months of assistance, then had a break in service, the household could still be eligible to receive the remaining three months if needed.

**Q – Can the agency accept a faxed or a scanned copy of the affidavit if the household is requesting to recertify for assistance in subsequent months?**

**A –** Yes. An original signature is required for the initial affidavit; however, ongoing assistance may be granted based on an electronically submitted (fax or scanned copy) of the signed affidavit.

**Q – Is an Individual receiving SNAP (Food Stamps) eligible for SHRAP assistance?**

**A –** Yes. Receipt of SNAP benefits has no impact on eligibility for SHRAP.

**Q – Can SHRAP funding be used to assist with Association/Condo fees?**

**A –** Yes, SHRAP funding can be used to assist with Association/Condo fees. These would be paid monthly and count as one (1) unit for each month paid.

**Q – If a resident receives SSI or RSDI (SSD), can they be eligible for any SHRAP assistance?**

**A –** An SSI recipient would only be eligible for SHRAP assistance if he or she is not presently receiving Emergency Assistance, or can document that he or she is no longer eligible to have the housing needs met through SSI-EA. SSI recipients who are receiving emergency assistance are still eligible for SHRAP funding for essential items which are not covered under SSI-EA. *For Example: if the SSI-EA recipient needs a hot water heater, stove, microwave, etc., SHRAP funding can assist with a voucher purchase at allowable payment limits since these items are not allowable expenses through SSI-EA.*

RSDI (SSD) recipients may be found eligible for all SHRAP funding assistance.

Family members such as children or adult children who receive SSI benefit would not be a reason for denying SHRAP funding for the household.